

**From:** "Pecqueur, Robert G Ctr SIDC/595 SG/25 SCTS"  
<Robert.Pecqueur.ctr@schriever.af.mil> on 10/01/2007 12:45:05 PM

**Subject:** Truth in Lending

I am truly frustrated with the Capital One rate increase. Before increasing my rate, they offered me the opportunity to call and close the account in which case the interest rate on the remaining balance would remain the same. I took that option but now I still get weekly mailers that offer me blank checks to use at the lower interest rate. If my account is supposedly closed, why do I continue to get these mailers? My wife had a Capital One card with a 4.9% interest rate. She received notification that it was going to be raised to 9.9% unless she took the cancellation option. She opted to keep the credit card and got with the 9.9% interest rate. I can understand the interest rate increasing for future purchases but I think that the rate for any previous purchases should have remained the same. Capital One lost a good customer and is about to lose another.

Bob Pecqueur

25 SCTS/DOP

Northrop Grumman/TASC

COMM: 721-9437

DSN: 721-9437